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July 29, 1999

Assistant Commissioner for Patents
Box Missing Parts
Washington, D.C. 20231

VIA FIRST-CLASS MAIL

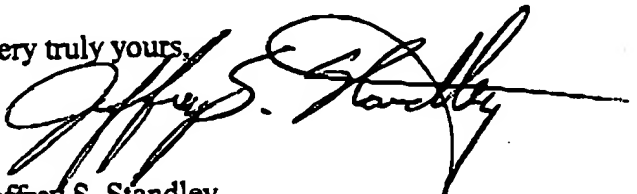
Re: U.S. Patent Application
Entitled: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM
Serial No.: 08/635,334
Filed: April 19, 1996
Our Ref.: BLO1134-009B

Dear Sir:

In response to the Notice to File Missing Parts of Application (copy enclosed) mailed June 28, 1999, enclosed is an executed Declaration and Power of Attorney and a check in the amount of \$130.00 to cover the surcharge fees.

Please date stamp and return the enclosed postcard to our office.

Very truly yours,



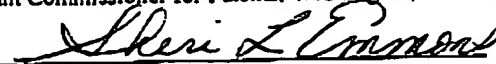
Jeffrey S. Standley

JSS/sle
Enclosures

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: July 29, 1999

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to BOX MISSING PARTS, Assistant Commissioner for Patents, Washington, D.C. 20231.



Sheri L. Emmons

Client & Matter Nos. BLO1134-0098 Serial No. 09/323,715 Filing Date: 06/01/99

Applicant: Cunningham (Black)

Title: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM

THE MAIL ROOM STAMP BELOW ACKNOWLEDGES RECEIPT OF THE FOLLOWING DOCUMENTS ON THE DATE INDICATED ON THE MAIL ROOM STAMP.

☐ Appl'n for Patent with:
_____ pg of specification
_____ pg of Claims
_____ pg of Drawings Informal/Formal

☒ Inventor's Declaration & Power of Atty. (Copy from prior app.)

☐ Verified Small Entity Statement of Invenor

☐ Verified Small Entity Statement of _____

☐ Information Disclosure Statement

☐ Response to Notice of Missing Parts

☐ Amendment _____

☐ Letter to Draftsman _____
pg Formal Drawings

☐ Issue Fee Forms _____

☐ Assignment & Assignment Recordation Sheet

☒ Check No.: 11842; \$130.00

☒ Certificate of mailing date of 07/29/99

☐ Appl'n for TM/SM with drawing and _____ specimens of mark

☐ Use based

☐ ITU

☐ Appl'n for Copyright Registration and _____ deposits.

☐ Request for _____ Extension of time

☐ Amendment to Allege Use

☐ Statement of Use

☒ Transmittal letter

☐

☐

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Exp. Rec. # _____

Client & Matter Nos. BLO1134-0096 Serial No. 09/323,715 Filing Date: 06/01/99

Applicant: Cunningham (Block)

Title/Mark: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM

THE MAIL ROOM STAMP BELOW ACKNOWLEDGES RECEIPT OF THE FOLLOWING DOCUMENTS ON THE DATE INDICATED ON THE MAIL ROOM STAMP.

☐ Appl'n for Patent with:

- ☐ pg of specification
- ☐ pg of Claims
- ☐ pg of Drawings Informal/Formal

☒ Inventor's Declaration & Power of Atty. (Copy from prior app.)

☐ Verified Small Entity Statement of Inventor

☐ Verified Small Entity Statement of _____

☐ Information Disclosure Statement

☐ Response to Notice of Missing Parts

☐ Amendment _____

☐ Letter to Draftsman _____

☐ pg Formal Drawings _____

☐ Issue Fee Forms _____

☐ Assignment & Assignment Recordation Sheet

☒ Check No: 11842 \$ 130.00

☒ Certificate of mailing date of 07/29/99

☐ Appl'n for TM/SM with drawing and _____ specimens of mark

☐ Use based

☐ ITU

☐ Appl'n for Copyright Registration and _____ deposits.

☐ Request for _____ Extension of time

☐ Amendment to Allege Use

☐ Statement of Use

☒ Transmittal Letter

☐ _____

☐ _____

☐ _____

☐ _____

Exp. Rec. # _____

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ATTORNEYS AND COUNSELORS AT LAW
495 METRO PLACE SOUTH
SUITE 210
DUBLIN, OH 43017-5315

BANK ONE.
Bank One, NA
Columbus, Ohio 43271
25-31440

DATE	AMOUNT
Jul 28, 1999	*****\$130.00*

PAY One Hundred Thirty and 0/100 Dollars

TO THE
ORDER
OF Commissioner of Patents & Tmks.

TWO SIGNATURES REQUIRED IF OVER \$4,000.00

[Signature]

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980240944⑈

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JUL - 2 1999
STANDLEY & GILCREST



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO./TITLE
09/323,715	06/01/99	CUNNINGHAM	G DL01134-009B

0242/0628

NOT ASSIGNED

JEFFREY S STANDLEY
STANDLEY & GILCREST LLP
495 METRO PLACE SOUTH
SUITE 210
DUBLIN OH 43017

2765

DATE MAILED:

06/28/99

NOTICE TO FILE MISSING PARTS OF APPLICATION
Filing Date Granted

An Application Number and Filing Date have been assigned to this application. The items indicated below, however, are missing. Applicant is given **TWO MONTHS FROM THE DATE OF THIS NOTICE** within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a). If any of items 1 or 3 through 5 are indicated as missing, the **SURCHARGE** set forth in 37 CFR 1.16(e) of ☐ \$65.00 for a small entity in compliance with 37 CFR 1.27, or ☒ \$130.00 for a non small entity, must also be timely submitted in reply to this **NOTICE** to avoid abandonment.

If all required items on this form are filed within the period set above, the total amount owed by applicant as a
☐ small entity (statement filed) ☒ non-small entity is \$ 132.00.

- ☐ 1. The statutory basic filing fee is:

☐ missing.
☐ insufficient.

Applicant must submit \$ _____ to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).

- ☐ 2. The following additional claims fees are due:

\$ _____ for _____ total claims over 20.

\$ _____ for _____ independent claims over 3.

\$ _____ for multiple dependent claim surcharge.

Applicant must either submit the additional claim fees or cancel additional claims for which fees are due.

- ☒ 3. The oath or declaration:

☒ is missing or unsigned.
☐ does not cover the newly submitted items.

An oath or declaration in compliance with 37 CFR 1.63, including residence information and identifying the application by the above Application Number and Filing Date is required.

- ☐ 4. The signature(s) to the oath or declaration is/are by a person other than inventor or person qualified under 37 CFR 1.42, 1.43 or 1.47.

A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.

- ☐ 5. The signature of the following joint inventor(s) is missing from the oath or declaration:

An oath or declaration in compliance with 37 CFR 1.63 listing the names of all inventors and signed by the omitted inventor(s), identifying this application by the above Application Number and Filing Date, is required.

- ☐ 6. A \$50.00 processing fee is required since your check was returned without payment (37 CFR 1.21(m)).
☐ 7. Your filing receipt was mailed in error because your check was returned without payment.
☐ 8. The application was filed in a language other than English.
Applicant must file a verified English translation of the application, the \$130.00 set forth in 37 CFR 1.17(k), unless previously submitted, and a statement that the translation is accurate (37 CFR 1.62(d)).

- ☐ 9. OTHER: _____

Direct the reply and any questions about this notice to "Attention: Box Missing Parts."

A copy of this notice MUST be returned with the reply.

DKing
Customer Service Center
Initial Patent Examination Division (703) 308-1202

STANDLEY & GILCREST
Received for Docketing
Date: 7/2/99

U.S. GPO. 1990-446 624